Certificate Number: 14912-PAW-DE-033177956

Bankruptcy Case Number: 19-10601



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 29, 2019</u>, at <u>10:46</u> o'clock <u>PM EDT</u>, <u>Kevin Kaiser</u> completed a course on personal financial management given <u>by internet</u> by <u>001</u> <u>Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western</u> District of Pennsylvania.

Date: July 29, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor